Certificate Number: 15111-PAM-DE-035056480

Bankruptcy Case Number: 15-03623



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 5, 2020, at 11:54 o'clock AM EST, Travis M Stevens completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 5, 2020 By: /s/Abdul Basit Younas for Ryan McDonoug

Name: Ryan McDonough

Title: Executive Director of Education